

Title: Widow Story- Revised

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[Eric]

I'm often asked, Eric, why do you do what you do? I believe most advisors who get into this profession do it because they have a deep passion for it. And often that passion is born from their own personal experiences – sometimes painful experiences. That's true for me.

As a young child, I remember living with my mom. Her name was Mary, and she was single, divorced, and then widowed. She was also an alcoholic with medical issues who had trouble holding down a job. So for the most part, she, my younger brother Greg and I lived on welfare.

Life was very dismal until I was about 9 or 10 and mom met Phil. Mom said he was a successful businessman, and soon he became her live-in boyfriend. Phil promised that as soon as he opened up his new restaurant our family would finally have money.

One day, mom said, "Boys I'm giving Phil a ride today to San Francisco. He's meeting his other investors and I've also decided to invest my savings in the restaurant too, so I'll be Phil's partner. We'll be back in four or five hours."

That night, very, very late she comes in the door weeping uncontrollably. "Boys," she said, "Phil never came back. He has my life savings and he's not coming back."
I thought "How could Phil do this to us, to mom especially? How dare he lie to us all?"

Well, mom eventually scraped together enough money for us to get by and life went on.

A few years later I was 15 and I was working my summer job when a supervisor comes over and says to me: "Eric, I just got a call.... your mom's in the hospital. You need to get there now."

When I got there, I see my brother, Greg. Then we went to see mom, lying in a bed with a long plastic tube down her throat.

The doctor says "Boys, your mom had an aneurysm. We're keeping her breathing on this ventilator but she's clinically brain dead. We can keep her on this machine breathing indefinitely or turn it off and she'll pass."

Well, Greg and I knew what we had to do. We both remembered mom telling us when we were younger, "If I ever get in a car wreck or accident and become a vegetable...and I end up on a machine you make sure to turn it off. Promise me." We said "Sure mom", thinking that would never happen.

Well, Greg and I told the doctor our decision, looked at mom one last time and walked out.

Our mom didn't have much of a chance to live a good life- she had no financial guidance, no one to encourage her or any kind of support system. Greg and I were just a couple of small kids. What could we do? I could not help or protect her at all. I'll never forget the feeling of helplessness that I had.

That's why today I specialize in my practice in working with widows like you. Because I never got a chance to protect and help mom the way I always wanted. Because I couldn't protect mom from the Phil s out there in the world. I could not help her from losing all of her life savings....

But I can help you protect and grow your wealth. I can help you make smarter choices with your money. My goal is to help ensure you don't take more risk than you need to or ever have to worry about running out of money....no matter what happens.

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